applicant and a loan consolidator via a page on said site only if said personal qualification and said

loan qualification qualify said loan applicant for a loan consolidation. --

REMARKS/ARGUMENTS

The Applicant has carefully considered this application in connection with the Examiner's

Action and respectfully requests reconsideration of this application in view of the foregoing

amendment and the following remarks.

The Applicant originally submitted Claims 1-22 in the application. The Applicant has

amended Claims 1, 9 and 16 and has not canceled or added any claims. Accordingly, Claims 1-22

are currently pending in the application.

I.   Formal Matters and Objections

The Examiner has objected to the disclosure as containing certain informalities; namely

a separate description is required for FIGURE 2A and FIGURE 2B in the brief description of

drawings and the disclosure contained an embedded hyperlink or other form of browser-executable

code on page 18. In response to these objections, the Applicant amended the disclosure to correct

such informalities.

II.   Rejection of Claims 1, 9 and 16 under 35 U.S.C. §112

The Examiner rejected Claims 1, 9 and 16 under 35 U.S.C. §112 as indefinite for failing

to particularly point out and distinctly claim the subject matter that the Applicant regards as the

invention. Specifically, the Examiner states that the word "positive" in Claims 1, 9 and 16 is

indefinite because it appears to be a relative term. The Applicant has amended these claims to overcome this objection. Accordingly, the Applicant respectfully requests the Examiner to withdraw his rejection of Claims 1, 9 and 16 under 35 U.S.C. §112 .

III.   Rejection of Claims 1-22 under 35 U.S.C. §103(a)

The Examiner rejected Claims 1-22 under 35 U.S.C. §103(a) as being unpatentable over Tengel, *et al.*, U.S Patent No. 5,940,812 (Tengel), in view of Mottola, *et al.*, U.S. Patent No. 5,745,885 (Mottola).

Tengel describes a loan origination system that matches a loan to a potential borrower via a telecommunications network. The system brings together, via the telecommunications network, potential borrowers and lenders. The loan origination system database secures information from the potential borrower as well as credit related information from at least one credit bureau. The loan origination database also stores the loan acceptance criteria and loan attributes from one or more potential lenders. The system compares borrower attributes with the loan acceptance criteria to determine if a loan may be available to the potential borrower. The loan attributes of available loans are analyzed to determine a ranking, from which the borrower chooses a loan provided by a selected lender. A loan application is automatically generated from the borrower attributes and sent to the lender for loan approval. (Abstract).

Tengal does not address gathering information from a loan applicant regarding a plurality of outstanding loans made to the loan applicant. Tengal also does not describe informing a loan consolidator and loan applicant if the loans and applicant qualify for a loan consolidation. Tengal does not address or deal with any facet of a loan consolidation. The system described in Mottola

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does not overcome the shortcomings in Tengal. In fact, Mottola disparages student loans and uses their perceived shortcomings as justification for its alternative higher education funding plan. Mottola this teaches away from using student loans to finance a loan applicant's higher education. (Col. 1, lines 15-67; Col. 2, lines 1-13). Mottola is directed solely to a "method and apparatus for implementing and administering a plan of investments for financing higher education". (Col. 1, lines 17-18). Mottola does not include loans in the plan of investment nor does Mottola describe or suggest the consolidation of outstanding student loans.

Tengel, individually or in combination with Mottola, thus fails to teach or suggest the invention recited in independent Claims 1, 9 and 16 and their dependent claims, when considered as a whole. Claims 1-22 are therefore not obvious in view of Tengel and Mottola.

In view of the foregoing remarks, the cited references do not support the Examiner's rejection of Claims 1-22 under 35 U.S.C. §103(a). The Applicant therefore respectfully requests the Examiner to withdraw the rejection.

IV.   Conclusion

In view of the foregoing amendment and remarks, the Applicant now sees all of the claims currently pending in this application to be in condition for allowance and therefore earnestly solicit a Notice of Allowance for Claims 1-22.

Attached hereto is a marked-up version of the changes made to the specification and claims by the current amendment. The attached page is captioned **"Version with markings to show changes made."**

The Applicants request the Examiner to telephone the undersigned attorney of record at (972) 480-8800 if such would further or expedite the prosecution of the present application.

Respectfully submitted,

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VERSION WITH MARKINGS TO SHOW CHANGES MADE

IN THE SPECIFICATION:

(1)   Please amend the third paragraph on page 10, commencing at line 7, to read as follows:

-- FIGURE[s] 2A [and 2B] illustrates an embodiment[s] of an interactive personal information page[s], resident in the input module and transmissible over the Internet from the web site depicted in FIGURE 1, to assist the loan applicant in providing the personal information pertaining to his or her plurality of student loans; --

(2)   Please add the following paragraph on page 10 after the third paragraph that ends with line 11:

-- FIGURE 2B illustrates an embodiment of an interactive personal information page, resident in the input module and transmissible over the Internet from the web site depicted in FIGURE 1, to assist the loan applicant in providing the personal information pertaining to his or her plurality of student loans; --

(3)   Please amend the paragraph commencing on page 18, line 6, to read as follows:

-- Those skilled in the pertinent art will understand that other embodiments of the method of qualifying a plurality of student loans for consolidation can be incorporated in the foregoing

method 500 and still be within the intended scope of the present invention. For example, in one embodiment of the invention, the system is associated with a web site of an affinity group. For example, the invention could theoretically be associated with the web site owned by the American Bar Association [(www.abanet.org)]. In such an embodiment, the input module would, at some time during the qualification process, ask whether the loan applicant was a member of the American Bar Association. If the answer was "no", the qualification module would determine that the loan applicant is not qualified to have his or her student loans consolidated by filing an application on that Internet site. If the answer is "yes", the qualification module would proceed in determining whether the loan applicant and the loans are otherwise qualified to be consolidated as herein set forth. Such an embodiment is advantageous to the members of the affinity group, such as, in this example, members of the American Bar Association, because the affinity group will normally check out the suitability of the party offering to consolidate loans before permitting such party to put information on its web site. In still another embodiment, the Internet site is a secured site. --

IN THE CLAIMS:

(1) Please amend Claim 1 as follows:

-- 1. (Amended) A student loan consolidation qualification system, comprising:

an input module, associated with an Internet site, that presents at least one page to a loan applicant to assist said loan applicant in providing personal and student loan information pertaining to a plurality of student loans made to said loan applicant; and

a qualification module, associated with said input module, that assesses said personal information to determine a personal qualification of said loan applicant and assesses said student

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loan information pertaining to said plurality of student loans to determine a loan qualification of said loan applicant, said qualification module qualifying said loan applicant and informing said loan applicant and a loan consolidator only if said personal qualification and said loan qualification qualify said loan applicant for a loan consolidation [are positive]. --

(2)   Please amend Claim 9 as follows:

-- 9. (Amended)   A method of qualifying a student for student loan consolidation, comprising:

presenting, at an Internet site, at least one page to a loan applicant to assist said loan applicant in providing personal and student loan information pertaining to a plurality of student loans made to said loan applicant;

assessing said personal information to determine a personal qualification of said loan applicant;

assessing said student loan information pertaining to said plurality of student loans to determine a loan qualification of said loan applicant;

qualifying said loan applicant only if said personal qualification and said loan qualification qualify said loan applicant for a loan consolidation [are positive]; and

informing said loan applicant and a loan consolidator if said personal qualification and said loan qualification qualify said loan applicant for a loan consolidation [are positive]. --

(3)   Please amend Claim 16 as follows:

-- 16. (Amended)   A student loan consolidation qualification Internet site, comprising:

an input module, associated with said Internet site, that presents at least one page to a loan applicant to assist said loan applicant in providing personal and student loan information pertaining to a plurality of student loans made to said loan applicant; and

a qualification module, associated with said input module, that assesses said personal information to determine a personal qualification of said loan applicant and assesses said student loan information pertaining to said plurality of student loans to determine a loan qualification of said loan applicant, said qualification module qualifying said loan applicant and informing said loan applicant and a loan consolidator via a page on said site only if said personal qualification and said loan qualification qualify said loan applicant for a loan consolidation [are positive].